



## Solar Financing for Residential Customers in Hawaii\*

### BENEFITS

- ➡ 20-year 5.99% fixed rate
- ➡ Own your solar system
- ➡ Immediate bill savings
- ➡ No down payment, 100% loan financing
- ➡ Flexible underwriting guidelines
- ➡ Free reamortization for tax credits or partial payments

### HOW IT WORKS

You obtain a GEMS-sponsored loan from Energy Finance Solutions (EFS). The proceeds from this loan will be used to pay for the entire cost of the solar system. You are responsible for repaying the GEMS sponsored loan, which are fixed monthly payments with no increases or escalators. You are also able to take the state and federal tax credits, which may be used to pay down the loan.

### QUALIFICATION CRITERIA

- ➡ Residential customer located in HECO, HELCO, or MECO utility service territories\*
- ➡ Property must be owned in fee simple or on a Hawaiian Home Lands lease

### CONTACT AN APPROVED INSTALLER TODAY!

The GEMS Financing Program is only available through approved installers who have passed a screening and verification process which requires:

- Valid Licensing & Insurance
- Good Reputation in the Marketplace
- To Locate an Approved Installer or Apply for a Loan Please Visit <http://gems.hawaii.gov>
- Demonstrated Business Experience & Financial Stability
- Verified Trade References and More



*DISCLAIMER: While all GEMS Approved Installers have been screened, the Hawaii Green Infrastructure Authority does not assume the responsibility for the contractor's quality of workmanship, materials or pricing.*

\* Except Kauai